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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this ar amended filing

B 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:		Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ure identification (for mple, your driver's	Antjuan First name D	First name
	Brin iden	nse or passport). g your picture tification to your ting with the trustee.	Middle name Jackson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-1757	

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Debtor 1 Antjuan D Jackson

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
Where you live	861 Campbell Ave.	If Debtor 2 lives at a different address:
	Calumet City, IL 60409 Number, Street, City, State & ZIP Code Cook County	Number, Street, City, State & ZIP Code County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) EINs Where you live 861 Campbell Ave. Calumet City, IL 60409 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Check one: Why you are choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.

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Debtor 1 Antjuan D Jackson

Case number (if known)

7.	The chapter of the	Chec	ck one. (For a l	orief description	of each, see Notice Required by	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy			
-	Bankruptcy Code you are								
	choosing to file under	☐ Chapter 7							
			Chapter 11						
		☐ Chapter 12							
			Chapter 13						
3.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	ically, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with			
					callments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Individuals to Pay			
			but is not req that applies t	uired to, waive yo your family siz	your fee, and may do so only if yo se and you are unable to pay the f	n only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line ee in installments). If you choose this option, you must fill Official Form 103B) and file it with your petition.			
9.	Have you filed for bankruptcy within the last 8 years?	■ N							
	idot o years.		District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases pending or being	■ N	0						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y	es.						
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your	□ N	o. Go to I	ine 12.					
	residence?	■ Y	Haari	our landlord obta	ined an eviction judgment agains	t you and do you want to stay in your residence?			
		— 1	es.	No. Go to line					
				Yes. Fill out Indibankruptcy pet		Judgment Against You (Form 101A) and file it with this			

Debtor 1 Antjuan D Jackson Page 4 of 61 Case number (if known)

Par	Report About Any Bus	sinesses `	You Own	as a Sole Propriet	tor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	siness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, Stat	te & ZIP Code
	separate sheet and attach it to this petition.		Check	k the appropriate bo	ox to describe your business:
					ness (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				•	efined in 11 U.S.C. § 101(53A))
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))
				None of the above	е
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re operations, cash-flow statement, and federal income tax return or if any of these documents in 11 U.S.C. 1116(1)(B).			a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure		
	For a definition of small	No.	ı am r	not filing under Chap	oter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	l am f Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Pari	4: Report if You Own or	Have Anv	Hazardo	ous Property or Any	y Property That Needs Immediate Attention
	Do you own or have any				, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
14.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?	
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	
	,				Number, Street, City, State & Zip Code

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Debtor 1 Antjuan D Jackson

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a

mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l a	am not required to	receive a	briefing	about	credit
C	ounseling because	of.			

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

☐ Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 61 Case number (if known) Debtor 1 Antjuan D Jackson Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 **1-49** you estimate that you **5001-10,000 5**0,001-100,000 □ 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Antjuan D Jackson Signature of Debtor 2 Antjuan D Jackson Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on March 9, 2016

MM / DD / YYYY

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Debtor 1 Antjuan D Jackson Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jason Blust, Law Office of Jason Blust Signature of Attorney for Debtor	Date	March 9, 2016 MM / DD / YYYY
Jason Blust, Law Office of Jason Blust Printed name		
Law Office of Jason Blust, LLC		
211 W Wacker Drive STE 200		
Chicago, IL 60606 Number, Street, City, State & ZIP Code		
Contact phone (312) 273-5001	Email address	
#6276382		

		DUCUITE	TIL FAUE O ULUI	
Fill in this infor	mation to identify your	case:		
Debtor 1	Antjuan D Jacksor	1		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	11,135.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	11,135.00
Par	2: Summarize Your Liabilities		
			liabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	163,610.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	41,911.00
	Your total liabilities	\$	205,521.00
Par	t3: Summarize Your Income and Expenses	,	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,728.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,278.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other :	schedules.
7.	Yes What kind of debt do you have?		
	_ V 114		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Antjuan D Jackson

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	5,830.00
		l	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	150,610.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	13,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$	37,040.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	200,650.00

Case 16-08169 Doc 1 Filed 03/09/16 Entered 03/09/16 15:33:08 Desc Main Page 10 of 61 Document Fill in this information to identify your case and this filing: Debtor 1 Antjuan D Jackson Middle Name First Name Last Name Debtor 2 First Name Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... \$1,200,00 Miscellaneous used household goods

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

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Debtor 1	Antjuan D Ja	ckson Case number (if known)	·
		Used electronics	\$200.00
Examp		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coons, memorabilia, collectibles	in, or baseball card collections;
9. Equipm Examp	nent for sports a	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoe	s and kayaks; carpentry tools;
10. Firear ı Exam	ms	s, shotguns, ammunition, and related equipment	
11. Clothe <i>Exam</i> ☐ No	es	othes, furs, leather coats, designer wear, shoes, accessories	
		Personal Used Clothing	\$500.00
Exam _i ■ No	arm animals ples: Dogs, cats, Describe	birds, horses	
■ No	ther personal an	d household items you did not already list, including any health aids you did not list	
		of all of your entries from Part 3, including any entries for pages you have attached number here	\$1,925.00
Part 4: De	escribe Your Finan	cial Assets	
Do you ov	wn or have any l	egal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No		have in your wallet, in your home, in a safe deposit box, and on hand when you file your peti	tion
Exam _i □ No	institutions.	avings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage If you have multiple accounts with the same institution, list each. Institution name:	e houses, and other similar
Yes.		institution name.	

Official Form 106A/B

Case 16-08169 Filed 03/09/16 Entered 03/09/16 15:33:08 Document Page 12 of 61 Case number (if known) Debtor 1 Antjuan D Jackson Checking account with 5/3 Bank \$200.00 17.1. Business account with Bank of America this is his wife's business, debtor only has \$9,000.00 17.2. access the to bank account Checking account with Fifth Third 17.3. \$10.00 daughters account 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No

Doc 1

Desc Main

Debtor 1	Case 16-08169 Antjuan D Jackson	Doc 1	Filed 03/09/16 Document	Entered 03/09/16 15:33:08 Page 13 of 61 Case number (if known)	Desc Main
_	Give specific information a	hout them			
	property owed to you?	bout them			Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	funds owed to you Give specific information ab	pout them, inc	cluding whether you alre	eady filed the returns and the tax years	
■ No			usal support, child supp	ort, maintenance, divorce settlement, propert	y settlement
Exam _i ■ No	amounts someone owes y ples: Unpaid wages, disabilit benefits; unpaid loans Give specific information	ty insurance		efits, sick pay, vacation pay, workers' compe	ensation, Social Security
	sts in insurance policies ples: Health, disability, or life	e insurance; l	health savings account (HSA); credit, homeowner's, or renter's insura	nce
	Name the insurance compa Comp	any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you somed	aterest in property that is d are the beneficiary of a living one has died. Give specific information			ed surance policy, or are currently entitled to rec	eive property because
Exam _i ■ No	s against third parties, who ples: Accidents, employmen Describe each claim			it or made a demand for payment s to sue	
■ No	contingent and unliquidate Describe each claim	ed claims of	f every nature, includin	g counterclaims of the debtor and rights t	o set off claims
■ No	nancial assets you did not . Give specific information	already list			
	the dollar value of all of yo art 4. Write that number he		,	ny entries for pages you have attached	\$9,210.00
Part 5: De	escribe Any Business-Related I	Property You (Own or Have an Interest In	ı. List any real estate in Part 1.	
No. Go	own or have any legal or equita o to Part 6. Go to line 38.	able interest ir	n any business-related pro	perty?	
	escribe Any Farm- and Comme you own or have an interest in far			or Have an Interest In.	

Official Form 106A/B Schedule A/B: Property page 4

Case 16-08169 Doc 1 Filed 03/09/16 Entered 03/09/16 15:33:08 Desc Main Document Page 14 of 61 Case number (if known) Debtor 1 Antjuan D Jackson 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? ■ No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$1,925.00 58 Part 4: Total financial assets, line 36 \$9,210.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00

\$11,135.00

Copy personal property total

63. Total of all property on Schedule A/B. Add line 55 + line 62

Total personal property. Add lines 56 through 61...

\$11,135.00

\$11,135.00

Official Form 106A/B

		Doddillo	III I ddc 10 01 01	
Fill in this infor	mation to identify your	case:		
Debtor 1	Antjuan D Jacksor	า		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Specific laws that allow exemption. Check only one box for each exemption.	ion
Miscellaneous used household goods Line from <i>Schedule A/B</i> : 6.1	\$1,200.00	\$1,200.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit	
Used electronics Line from <i>Schedule A/B</i> : 7.1	\$200.00	\$200.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit	
Personal Used Clothing Line from <i>Schedule A/B</i> : 11.1	\$500.00	\$500.00 735 ILCS 5/12-1001(a) 100% of fair market value, up to any applicable statutory limit	
Miscellaneous costume jewelry Line from <i>Schedule A/B</i> : 12.1	\$25.00	\$25.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit	
Checking account with 5/3 Bank Line from <i>Schedule A/B</i> : 17.1	\$200.00	\$200.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit	

Case 16-08169 Doc 1 Filed 03/09/16 Entered 03/09/16 15:33:08 Desc Main Document Page 16 of 61 Debtor 1 Antjuan D Jackson Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Schedule A/B Check only one box for each exemption. Business account with Bank of America 735 ILCS 5/12-1001(b) \$18,000.00 \$2,375.00 this is his wife's business, debtor only 100% of fair market value, up to any applicable statutory limit has access the to bank account Line from Schedule A/B: 17.2 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this infor	rmation to identify your	case:		
Debtor 1	Antjuan D Jackson	า		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

		Documen	t Page 18 of 6	51					
Fill in this infor	rmation to identify your	case:							
Debtor 1	Antjuan D Jacksor	1							
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse if, filing)	First Name	Middle Name	Last Name						
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	F ILLINOIS						
0 1									
Case number (if known)						г	Check	if this is	an
,								ed filing	
Official Fo	rm 106E/F								
Schedule	E/F: Creditors	Who Have Unse	cured Claims						12/15
		Part 1 for creditors with PRIC							
Schedule G: Exec	utory Contracts and Unexpi	red Leases (Official Form 106) operty. If more space is neede	G). Do not include any credi	tors with pa	rtially sec	ured claim	s that are	listed in	Schedule
		e no information to report in a							
number (if known)	.								
Part 1: List A	All of Your PRIORITY Ur	secured Claims							
1. Do any cre	editors have priority unsecu	red claims against you?							
☐ No. Go	to Part 2.								
Yes.									
2. List all of		ms. If a creditor has more than							
		has both priority and nonpriority order according to the creditor's r							
		particular claim, list the other cr				,			3
(For an exp	planation of each type of clain	n, see the instructions for this for	m in the instruction booklet.)						
				Total clair	n	Priority amount		Nonpric amount	
2.1									
 Barbara	a McDaniel	Last 4 digits of accou	ınt number	\$	0.00	\$	0.00	\$	\$0.00
Priority C	reditor's Name					·		·	
addres	s unknown	When was the debt in	ncurred?						
	Street City State Zlp Code	As of the date you file	e, the claim is: Check all tha	at apply					
Who inc	urred the debt? Check one.	По г.							
■ Debto		☐ Contingent							
	•	D Hallandalara							
☐ Debto	or 2 only	☐ Unliquidated							
☐ Debto	or 1 and Debtor 2 only	☐ Disputed							
☐ At lea	st one of the debtors and and	•							
	k if this claim is for a	Type of PRIORITY un	secured claim:						
	aim subject to offset?	■ Domestic support of	bbligations						
■ No		• •	other debts you owe the gove	rnment					
☐ Yes		Claims for death or	personal injury while you we	re intoxicate	d				
55		Other. Specify	,		-				
		Cor. Opcomy							

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Debtor 1 Antjuan D Jackson Case number (if know) 2.2 \$100,848.0 0.00 \$ Il Dept Of Healthcare 6000 100,848.00 \$ Last 4 digits of account number Priority Creditor's Name Opened 6/01/99 Last 509 South 6th Street When was the debt incurred? Active 9/24/15 Springfield, IL 62701 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only □ Disputed ☐ At least one of the debtors and another Type of PRIORITY unsecured claim: ☐ Check if this claim is for a community debt Is the claim subject to offset? ■ Domestic support obligations ☐ Taxes and certain other debts you owe the government ■ No ☐ Yes ☐ Claims for death or personal injury while you were intoxicated Other. Specify **Family Support** 2.3 41,272.00 \$ 0.00 \$ \$41,272.00 Il Dept Of Healthcare 8031 Last 4 digits of account number Priority Creditor's Name Opened 8/01/98 Last 509 South 6th Street When was the debt incurred? Active 9/24/15 Springfield, IL 62701 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed ☐ At least one of the debtors and another Type of PRIORITY unsecured claim: ☐ Check if this claim is for a community debt Is the claim subject to offset? Domestic support obligations ■ No ☐ Taxes and certain other debts you owe the government ☐ Yes ☐ Claims for death or personal injury while you were intoxicated ☐ Other. Specify **Family Support**

Last 4 digits of account number When was the debt incurred? As of the date you file, the claim Contingent Unliquidated	1031 Opened Active 9	/24/15	8,490.00 Last	\$_	0.00	\$_	\$8,490.00
When was the debt incurred? As of the date you file, the claim Contingent	Opened Active 9	5/11/06 /24/15		\$_	0.00	\$_	\$8,490.00
As of the date you file, the claim Contingent	Active 9	/24/15	Last			_	
As of the date you file, the claim Contingent	Active 9	/24/15	Last				
Contingent	is: Check all	that apply					
_							
☐ Unliquidated							
☐ Unliquidated							
☐ Disputed							
other							
Type of PRIORITY unsecured cla	im:						
■ Domestic support obligations							
☐ Taxes and certain other debts y	ou owe the go	overnment					
☐ Claims for death or personal inj	urv while vou	were intoxio	ated				
Other. Specify	. , ,						
	Support						
Last 4 digits of account number		\$	13,000.00	\$	13,000.00	\$	\$0.00
Mhen was the debt incurred?							
As of the date you file, the claim	is: Check all	that apply					
☐ Contingent							
☐ Unliquidated							
☐ Disputed							
other							
Type of PRIORITY unsecured cla	im:						
☐ Domestic support obligations							
Taxes and certain other debts y	ou owe the go	overnment					
■ Taxes and certain other debts y□ Claims for death or personal inj	J		ated				
	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim Contingent Unliquidated Disputed Type of PRIORITY unsecured claim	Last 4 digits of account number Men was the debt incurred? As of the date you file, the claim is: Check all Contingent Unliquidated Disputed Type of PRIORITY unsecured claim:	Last 4 digits of account number \$	Last 4 digits of account number \$ 13,000.00 Men was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of PRIORITY unsecured claim:	Last 4 digits of account number \$ 13,000.00 \$ Men was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of PRIORITY unsecured claim:	Last 4 digits of account number \$ 13,000.00 \$ 13,000.00 Men was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of PRIORITY unsecured claim:	Last 4 digits of account number \$ 13,000.00 \$ 13,000.00 \$ Men was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of PRIORITY unsecured claim:

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Denic	Anijuan D Jackson		Case Hulliber (ii kiii)w)			
2.6							
	Lisa Sanders	Last 4 digits of account number	\$	0.00	\$	0.00 \$	\$0.00
	Priority Creditor's Name 3544 W. 198th St	When was the debt incurred?	· · · · · · · · · · · · · · · · · · ·		- '	·	
	Homewood, IL 60430 Number Street City State Zlp Code	As of the date you file, the claim is: Cl	heck all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only						
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another						
	☐ Check if this claim is for a community debt	Type of PRIORITY unsecured claim:					
	Is the claim subject to offset?	■ Domestic support obligations					
	■ No	☐ Taxes and certain other debts you ov	we the government				
	☐ Yes	☐ Claims for death or personal injury w	hile vou were intoxicated				
		Other. Specify					
2.7							
	Tonya Mosley	Last 4 digits of account number	\$	0.00	\$	0.00 \$	\$0.00
	Priority Creditor's Name 1305 Forest Way	When was the debt incurred?			-		
	Wentzville, MO 63385 Number Street City State Zlp Code	As of the date you file, the claim is: Cl	heck all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only						
	☐ Debtor 2 only	Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Town of PRIORITY was a sun district					
	☐ Check if this claim is for a community debt	Type of PRIORITY unsecured claim:					
	Is the claim subject to offset?	Domestic support obligations					
	■ No	☐ Taxes and certain other debts you ov	we the government				
	Yes	☐ Claims for death or personal injury w	hile you were intoxicated				
		Other. Specify					
Part 2	2: List All of Your NONPRIORITY Uns	secured Claims					
3.	Do any creditors have nonpriority unsecure	d claims against you?					
	$\hfill\square$ No. You have nothing to report in this part.	Submit this form to the court with your other	r schedules.				
	Yes.						
4.	List all of your nonpriority unsecured claims unsecured claim, list the creditor separately for than one creditor holds a particular claim, list the Part 2.	each claim. For each claim listed, identify	what type of claim it is. Do	not list	claims alre	eady included in Part	1. If more
						Total claim	
4.1	Celtic Bank/contfinco Nonpriority Creditor's Name	Last 4 digits of account number	2961			\$	413.00
		When was the debt incurred?	Opened 10/01/15 Active 1/29/16	Last			
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply				
	- 9	, ,					

Debtor 1	Case 16-08169 Doc 1 Antjuan D Jackson		ered 03/09/16 15:33:08 e 22 of 61 Case number (if know)	Desc Mair	1
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecui	red claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a se not report as priority claims	paration agreement or divorce that you did		
	No	Debts to pension or profit-sha	ring plans, and other similar debts		
	Yes	■ Other. Specify Cred	lit Card		
	Credit Management, LP	Last 4 digits of account numbe	r 6899	\$	350.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 118288	When was the debt incurred?	Opened 11/01/13		
	Carrolton, TX 75011 Number Street City State Zlp Code	As of the date you file, the clain	n is: Check all that apply		
,	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecui	red claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a se not report as priority claims	paration agreement or divorce that you did		
	■ No		ring plans, and other similar debts		
	Yes	Other. Specify Fact	oring Company Account Us Cellul	ar	
4.3	Dept Of Ed/Nelnet	Last 4 digits of account numbe	r 5559	\$	6,000.00
	Nonpriority Creditor's Name Attn: Claims Po Box 82505	When was the debt incurred?	Opened 8/01/13 Last Active 2/29/16		
	Lincoln, NE 68501 Number Street City State Zlp Code	As of the date you file, the clain	n is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecur	red claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a se not report as priority claims	paration agreement or divorce that you did		
	No		ring plans, and other similar debts		
	Yes	Other. Specify	cational		
4.4	Dept Of Ed/Nelnet	Last 4 digits of account numbe	r 4159	\$	4,500.00

Nonpriority Creditor's Name

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	Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 8/01/14 Last Active 2/29/16		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	☐ Other. Specify			
		Educa	tional		
4.5	Dept Of Ed/Nelnet Nonpriority Creditor's Name	Last 4 digits of account number	1059	\$	2,000.00
	Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 5/01/15 Last Active 2/29/16		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated —			
	Debtor 1 and Debtor 2 only	☐ Disputed	L. L. L.		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Educa	tional		
		Euuca	llional		
4.6	Dept Of Ed/NeInet Nonpriority Creditor's Name	Last 4 digits of account number	4259	\$	6,000.00
	Attn: Claims Po Box 82505	When was the debt incurred?	Opened 8/01/14 Last Active 2/29/16		
	Lincoln, NE 68501 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	_			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	rration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify			
		Educa	tional	_	

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Denic	Anguan D Jackson		Case Hulliber (II know)		
4.7	Dept Of Ed/Nelnet	Last 4 digits of account number	3359	\$	1,540.00
	Nonpriority Creditor's Name Attn: Claims Po Box 82505	When was the debt incurred?	Opened 3/01/01 Last Active 2/29/16		
	Lincoln, NE 68501 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	- Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	☐ Other. Specify			
	00	Educa	tional		
4.8	Dept Of Ed/Nelnet	Last 4 digits of account number	1059	\$	7,000.00
	Nonpriority Creditor's Name Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 8/01/15 Last Active 2/29/16		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	g			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify Educa	tional		
4.9	Dept Of Ed/Nelnet	Last 4 digits of account number	0959	\$	5,500.00
	Nonpriority Creditor's Name Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 8/01/15 Last Active 2/29/16		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		

Debtor	Case 16-08169 Doc 1 1 Antjuan D Jackson		ered 03/09/16 15:33:08 25 of 61 Case number (if know)	Desc Main	
	Who incurred the debt? Check one.		· · ·		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 2 only	☐ Uniiquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts		
	☐ Yes	☐ Other. Specify			
		Educa	itional		
4.10	Dant Of Ed/Nolast		F4F0	. 4	E00.00
	Dept Of Ed/Nelnet Nonpriority Creditor's Name	Last 4 digits of account number	5459	\$4	,500.00
	Attn: Claims Po Box 82505	When was the debt incurred?	Opened 8/01/13 Last Active 2/29/16		
	Lincoln, NE 68501 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	ls the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify			
		Educa	ational		
	Discover Financial	Last 4 digits of account number	8754	\$	591.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 3025	When was the debt incurred?	Opened 10/01/15 Last Active 2/14/16		
=	New Albany, OH 43054 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts		
	Yes	■ Other. Specify Credit	Card		
4.12	Edmanage	Last 4 digits of account number	7701	\$	0.00
	Nonpriority Creditor's Name	<u>-</u>			

Debto	r 1 Antjuan D Jackson	Document Pag	e 26 of 61 Case number (if know)	
	Po Box 91388 Raleigh, NC 27675	When was the debt incurred?	Opened 3/05/01 Last Active 7/02/13	
	Number Street City State Zlp Code	As of the date you file, the clai	m is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecu	ured claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a s not report as priority claims	eparation agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-sha	aring plans, and other similar debts	
	Yes	Other. Specify		
		Edu	ucational	
4.13	Fingerhut Nonpriority Creditor's Name	Last 4 digits of account numb	er1318	\$ 0.00
	6250 Ridgewood Rd St Cloud, MN 56303	When was the debt incurred?	Opened 7/01/15 Last Active 2/01/16	
	Number Street City State Zlp Code	As of the date you file, the clai	m is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated		
	_			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecu	ured claim:	
	☐ At least one of the debtors and another☐ Check if this claim is for a community	☐ Student loans	area ciami.	
	debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a s not report as priority claims	eparation agreement or divorce that you did	
	No	Debts to pension or profit-sha	aring plans, and other similar debts	
	Yes	Other. Specify	arge Account	
4.14	Kohls/Capital One Nonpriority Creditor's Name	Last 4 digits of account number	ег 4794	\$ 103.00
	Po Box 3120 Milwaukee, WI 53201	When was the debt incurred?	Opened 10/01/15 Last Active 1/21/16	
	Number Street City State Zlp Code	As of the date you file, the clai	m is: Check all that apply	
	Who incurred the debt? Check one.	O continuous		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecu	ured claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a s	eparation agreement or divorce that you did	
	■ No	Debts to pension or profit-sha	aring plans, and other similar debts	

☐ Yes

Other. Specify

Charge Account

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Debtor	1 Antjuan D Jackson		Case number (if know)		
4.15	Mohela/Dept of Ed	Last 4 digits of account number	0001	\$	0.00
	Nonpriority Creditor's Name		Opened 3/05/01 Last		
	633 Spirit Dr Chesterfield, MO 63005	When was the debt incurred?	Active 2/05/14		
	Number Street City State Zlp Code				
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepa	aration agreement or divorce that you did		
	■ No	g plans, and other similar debts			
	☐ Yes				
		Other. Specify Educa	itional		
4.16	Nicor	Last 4 digits of account number		\$	600.00
	Nonpriority Creditor's Name				
	PO Box 2020 Aurora, IL 60507	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	■ Other. Specify utility			
4.17	Stellar Recovery Inc	Last 4 digits of account number	7621	\$	114.00
	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ	
	1327 Hwy 2 W	When was the debt incurred?	Opened 9/01/15		
	Suite 100 Kalispell, MT 59901				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		

Dobtor :		16-08169	Doc 1	Filed 03/09/16 Document	Enter Page 2	8 of 6	709/16 15:33:08 1 umber (if know)	Desc Mai	n
Deptoi	1 Antjuan D				_	Case III	utiliber (if know)		
	_	he debt? Check or	ne.	☐ Contingent					
	■ Debtor 1 only	•		_					
	☐ Debtor 2 only	/		☐ Unliquidated					
	☐ Debtor 1 and	Debtor 2 only		☐ Disputed					
	At least one	of the debtors and	another	Type of NONPRIORITY	unsecured o	claim:			
	☐ Check if this debt	s claim is for a co	ommunity	☐ Student loans					
	Is the claim sub	ject to offset?		Obligations arising ou not report as priority clair		ation agree	ment or divorce that you did		
	■ No			Debts to pension or p	orofit-sharing	plans, and	other similar debts		
	☐ Yes			Other. Specify	Collection	on Attor	ney Comcast		
		sank/Care Cred	dit	Last 4 digits of accoun	t number	0828		\$	2,700.00
	Nonpriority Cred Attn: bankru					Opened	d 10/01/15 Last		
	Po Box 1031 Roswell, GA	04		When was the debt inc	urred?	Active			
		City State Zlp Code	!	As of the date you file,	the claim is:	Check all	that apply		
	Who incurred the	he debt? Check or	ne.	☐ Contingent					
	■ Debtor 1 only	/		— contangent					
	Debtor 2 only	/		☐ Unliquidated					
	☐ Debtor 1 and	Debtor 2 only		☐ Disputed					
	☐ At least one of the debtors and another			Type of NONPRIORITY	unsecured o	claim:			
		s claim is for a co	mmunity	☐ Student loans					
	debt Is the claim sub	ject to offset?		Obligations arising ou		ation agree	ment or divorce that you did		
	■ No			Debts to pension or p		plans, and	other similar debts		
	_				· ·				
	☐ Yes			Other. Specify	Charge	Accoun	T .		
Part 3:	List Others	to Be Notified	About a Dek	ot That You Already Lis	sted				
trying t more t	to collect from y han one credito	ou for a debt you	owe to some	one else, list the original c sted in Parts 1 or 2, list th	reditor in Pa	ırts 1 or 2,	listed in Parts 1 or 2. For e then list the collection age here. If you do not have ad	ency here. Similar	ly, if you have
Name a	and Address :-			On which entry in Par Line of (<i>Check one):</i>	1	Part 1: C	u list the original cred Creditors with Priority U Creditors with Nonprior	Jnsecured Cla	
			!	Last 4 digits of accou			orealtors with Nonphol	nty Onsecured	Olalins
Part 4:	Add the An	nounts for Each	. Tuno of Un	secured Claim					
					statistical ro	norting n	urposes only. 28 U.S.C. §15	50 Add the amou	nte for each type
	ecured claim.	ertain types or un	isecui eu ciaiii	is. This information is for	Statistical re	porting po	urposes omy. 20 0.5.0. gra	9. Add the amou	its for each type
	6a.	Domestic suppo	rt abligations			6a.	Total claim	040.00	
Total cla		Domestic suppo	nt obligations			oa.	\$150,6	610.00	
from Pa				you owe the government		6b.		00.00	
	6c. 6d.		•	njury while you were intox ecured claims. Write that am		6c. 6d.	\$ 	0.00	
	ou.	Other / tad all of	ioi priority unioc	source claims. Write that an	iodii iioio.	ou.	Φ	0.00	
	6e.	Total. Add lines 6	Sa through 6d.			6e.	\$ 163,6	610.00	
							Total Claim		
Total cla	6f.	Student loans				6f.		040.00	
from Pa		Obligations arisi		paration agreement or div	orce that yo	u 6g.	\$	0.00	

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Debtor 1 Antjuan D Jackson

6h. 6i.	Debts to pension or profit-sharing plans, and other similar debts Other. Add all other nonpriority unsecured claims. Write that amount here.	6h. 6i.	\$ 0.00 4,871.00
6j.	Total. Add lines 6f through 6i.	6j.	\$ 41,911.00

		B 0 0 0 0 111 C	110 1 00 0 0 0 0	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Antjuan D Jacksor	١		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this
				amended filin

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Dynasty Sales Consulting861 Campbell Ave.Calumet City, IL 60409	year residential lease

		Docume	ent Page 31 d	f 61	
Fill in this	information to identify y	our case:			
Debtor 1	Antjuan D Jack	son			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
		NODTHEDNI DISTRICT	OF ILLINOIS		
United Sta	tes Bankruptcy Court for th	ne: NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)				Check if this i	
				amended filin	g
Officia	l Form 106H				
	lule H: Your Co	ndehtors			12/15
ocned	idie II. Toul Co	Juentoi 3			12/13
our name	and case number (if kno	wn). Answer every question (If you are filing a joint case,		o this page. On the top of any Additional Pag	es, write
■ Na					
■ No □ Yes	•				
		you lived in a community po ana, Nevada, New Mexico, Pu		ry? (Community property states and territories in ington, and Wisconsin)	clude
7 11 2011	a, camorna, radrio, codion	ana, novada, non moxico, na	iono moo, romao, vraoi	ingori, and Wicconcili,	
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former	spouse, or legal equivalent live	e with you at the time?		
in line Form	e 2 again as a codebtor o	nly if that person is a guarar	ntor or cosigner. Make	rif your spouse is filing with you. List the per sure you have listed the creditor on Schedul 16G). Use Schedule D, Schedule E/F, or Sche	e D (Officia
	Column 1: Your codebtor			Column 2: The creditor to whom you owe	the debt
	Name, Number, Street, City, State a	and ZIP Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
=	Number Street			_	
	City	State	ZIP Code		
3.2	Nama			Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	Stato	ZIP Code	_	
	Oity	State	ZIP Code		

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Fill	in this information to identify your c	ase.					
	btor 1 Antjuan D Ja						
	btor 2 ouse, if filing)						
Un	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS				
	se number 		-				chapter
0	fficial Form 106l			i	MM / DD/ Y	YYY	
S	chedule I: Your Inc	ome					12/15
atta	nuse. If you are separated and you ach a separate sheet to this form. It 1: Describe Employment Fill in your employment				number (if		
	information. If you have more than one job,		■ Employed		■ Emplo	• • • • • • • • • • • • • • • • • • • •	
	attach a separate page with information about additional	Employment status	☐ Not employed		□ Not e	•	
	employers.	Occupation	Tax Preparer		Driver		
	Include part-time, seasonal, or self-employed work.	Employer's name	Tax Preparer		Illinois S	School Bus Co.	
	Occupation may include student or homemaker, if it applies.	Employer's address			Suite 25	earwater Drive 50 ook, IL 60523	
		How long employed t	here? 8 years		_1	5 years	
Pa	rt 2: Give Details About Mor	nthly Income					
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to report for an	y line, wr	ite \$0 in the	space. Include your nor	n-filing
•	ou or your non-filing spouse have more space, attach a separate sheet to		ombine the information for all emp	oloyers fo	or that perso	on on the lines below. If y	ou need
				For De	ebtor 1	For Debtor 2 or non-filing spouse	

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2.

3. Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

		For Debtor 1	For Debtor 2 or non-filing spouse			
2.	\$	0.00	\$	2,698.00		
3.	+\$	0.00	+\$	0.00		
4.	\$	0.00	\$_	2,698.00		

Official Form 106I Schedule I: Your Income page 1

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Debte	or 1	Antjuan D Jackson		Case r	number (if known)				
	Cor	by line 4 here	4.	For \$	Debtor 1 0.00		or Debtor 2		
5.	·	all payroll deductions:		–	0.00	Ψ_		330.00	_
J.		• •	- -	æ	0.00	Φ.		- 40.00	
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.	\$ \$	0.00	\$_ \$		549.00	_
	5c.	Voluntary contributions for retirement plans	5c.	\$—	0.00	φ_		0.00	
	5d.	Required repayments of retirement fund loans	5d.	\$—	0.00	Ψ- \$-		0.00	_
	5e.	Insurance	5e.	\$	0.00	\$-	-	181.00	_
	5f.	Domestic support obligations	5f.	\$	0.00	\$		0.00	_
	5g.	Union dues	5g.	\$	0.00	\$		0.00	_
	5h.	Other deductions. Specify:	_ 5h.+	\$	0.00	+ \$ _		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$_		730.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$_	1,9	968.00	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$	1,000.00	\$	1,	100.00	
	8b.	Interest and dividends	8b.	\$	0.00	\$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$		0.00	
	8d.	Unemployment compensation	8d.	\$—	0.00	φ \$		0.00	_
	8e.	Social Security	8e.	\$	0.00	\$		0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$		0.00	_
	8g.	Pension or retirement income	 8g.	\$	0.00	\$		0.00	_
	8h.	Other monthly income. Specify: 2nd Job	_ 8h.+	\$	0.00	+ \$ _	1,6	660.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,000.00	\$_	2	,760.0	0
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$	1	,000.00 + \$	4	,728.00	= \$	5,728.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	Ľ	•			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		0,120.00
11.	Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depen						0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certallies					t 12.	\$Combi	
13.	Do.	you expect an increase or decrease within the year after you file this form	?					month	ly income
10.		No.							
	П	Yes. Explain:							

Filli	in this informa	tion to identify yo	our case:					
Deb	tor 1	Antjuan D Ja	ckson			Ch	eck if this is:	
Dah	tor O						An amended filing	•
1	tor 2 ouse, if filing)							owing postpetition chapter of the following date:
` '	, 5,	untey Court for the:	NORTH	HERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
		upicy Court for the.	NONTI	ILIN DISTRICT OF ILLIN	013		WIWI7 DD 7 TTTT	
	e number nown)							
Of	fficial Fo	rm 106J						
Sc	chedule	J: Your	Exper	ises				12/1
Be a	as complete a ormation. If m mber (if know	and accurate as	possible eded, atta y questio	. If two married people a ach another sheet to this				
1.	Is this a joir							
	■ No. Go to		in a senai	rate household?				
	□ res. Doe		iii a sepai	ate nousenoid:				
			st file Offic	ial Form 106J-2, <i>Expense</i>	s for Separate Hous	ehold of D	ebtor 2.	
2.	Do you have	e dependents?	□No					
	Do not list D and Debtor 2		■ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Son		6	■ Yes
								□ No
								_ Pres
								□ No
					-			_
								□ No
3.	Do your eyr	enses include		l				_ Yes
Э.	expenses of	f people other t d your depende	han 🦳	No Yes				
Par	t 2: Estim	ate Your Ongoi	na Month	ly Fynenses				
Esti	imate your ex	penses as of ye	our bankr	uptcy filing date unless y				hapter 13 case to report of the form and fill in the
the		h assistance an		government assistance cluded it on Schedule I:			Your ex	penses
,5.1								
4.		or home owners and any rent for the		nses for your residence. or lot.	Include first mortgag	је 4.	\$	1,000.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	4b. Prope	rty, homeowner's	s, or rente	r's insurance		4b.	\$	15.00
				upkeep expenses		4c.	·	100.00
		owner's associat				4d.		0.00
5.	Additional r	nortgage payme	ents for vo	our residence, such as ho	me equity loans	5.	\$	0.00

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1 Antjuan [) Jackson	Case num	ber (if known)	
ilition				
	heat natural das	62	\$	475.00
•	· · · · · · · · · · · · · · · · · · ·			100.00
			•	540.00
•			· -	0.00
	-		·	650.00
			·	
			·	650.00
			·	150.00
•				126.00
	•	11.	>	15.00
		12.	\$	200.00
			·	0.00
				165.00
	indutions and rengious donations	14.	Ψ	165.00
	surance deducted from your pay or included in lines 4 or 20			
		15a	\$	0.00
			·	0.00
				222.00
			·	0.00
		1Ju.	Ψ	0.00
	cidue taxes deducted from your pay of included in lines 4 of 20.	16	\$	0.00
	naco naumonte:		Ψ	0.00
		17a	\$	0.00
			·	0.00
			·	570.00
			· -	
		17u.	φ	200.00
			>	100.00
			2	0.00
). 10.	¢	0.00
	s you make to support others who do not live with you.	10	Φ	0.00
	outs, expenses not included in lines 4 or 5 of this form or on Co		I	
				0.00
				0.00
			·	
				0.00
				0.00
	er's association or condominium dues		·	0.00
ner: Specify:		21.	+\$	0.00
alculate vour i	monthly expenses			
-	•		S	5,278.00
)		3,270.00
		•		
c. Add line 22	a and ZZD. The result is your monthly expenses.) a	5,278.00
alculate vour i	monthly net income.			
		23a.	\$	5,728.00
				5,278.00
	, , ,		·	0,210.00
c. Subtract v	our monthly expenses from your monthly income.			
		23c.	\$	450.00
	- ,		ι	
r example, do yo	u expect to finish paying for your car loan within the year or do you expect you			or decrease because of a
	erms of your mortgage?			
No.				
l Yes.	Explain here:			
	ilities: Electricity, Water, sev. Telephone Other. Spe. Maidcare and conting, laund resonal care predical and detansportation. In not include conting include in a. Life insurable conting. In the conting include in a. Life insurable conting. In the conting include in a. Life insurable conting include in a. Life insurable. In other insurable conting include in a. Car paymed. In Car payments in the conting included from in the payments in the conting included in a. Mortgages in the conting included in the conting includ	illities: Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: od and housekeeping supplies odidare and children's education costs othing, laundry, and dry cleaning orsonal care products and services dical and dental expenses ansportation. Include gas, maintenance, bus or train fare. ont include car payments. tertainment, clubs, recreation, newspapers, magazines, and books taritable contributions and religious donations surance. on the include insurance deducted from your pay or included in lines 4 or 20. a. Life insurance d. Other insurance. Other insurance. Specify: xes. Do not include taxes deducted from your pay or included in lines 4 or 20. etcify: stallment or lease payments: a. Car payments for Vehicle 1 b. Car payments for Vehicle 1 b. Car payments for Vehicle 1 b. Car payments for Vehicle 2 c. Other. Specify: Non-filing spouse student loan payments Non-filing spouse credit card minimums our payments of alimony, maintenance, and support that you did not report aducted from your pay on line 5, Schedule 1, Your Income (Official Form 106) her payments you make to support others who do not live with you. secify: her real property expenses not included in lines 4 or 5 of this form or on Sc a. Mortgages on other property b. Real estate taxes c. Property, homeowner's, or renter's insurance d. Maintenance, repair, and upkeep expenses e. Homeowner's association or condominium dues her: Specify: liculate your monthly expenses for Debtor 2), if any, from Official Form 1061-2 c. Add line 22a and 22b. The result is your monthly expenses. liculate your monthly expenses from line 22c above. c. Subtract your monthly expenses from line 22c above. c. Subtract your monthly expenses from line 22c above. c. Subtract your monthly expenses from line 22c above. c. Subtract your monthly expenses from line 22c above. c. Subtract your monthly expenses from line 22c above. c. Subtract your monthly	illities: Electricity, heat, natural gas Electricity, heat, natural gas Electricity, heat, natural gas Electricity, heat, natural gas Water, sewer, garbage collection Cother, Specify: 6d. Other, Specify: 6d. Other Specify: 6d. Other Specify: 6d. Other insurance 6d. 11. 12. 12. 13. 14. 15. 14. 15. 16. 16. 16. 16. 17. 16. 16. 16	ilities: Electricity, heat, natural gas Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services 6c. \$ Other, Specify: 6d. \$ od and housekeeping supplies 77. \$ ilidicare and children's education costs tothing, laundry, and dry cleaning 9. \$ presonal care products and services 10. \$ solicial and dental expenses ansportation. Include gas, maintenance, bus or train fare. 10. \$ solicial and dental expenses 11. \$ ansportation. Include gas, maintenance, bus or train fare. 11. \$ ansportation. Include gas, maintenance, bus or train fare. 12. \$ tetratinment, clubs, recreation, newspapers, magazines, and books 13. \$ surance. 14. \$ surance. 15. \$ 16. \$ 17. \$ 18. \$ 18. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 19. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$ 10. \$

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Antjuan D Jacksor	 1			
	First Name	Middle Name	Last Name		
Debtor 2	- 				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this	is an
				amended fili	ng
o =	4005				
Official For					
Declarat	tion About a	n Individual	Debtor's Sched	dules	12/15
If two married p	eople are filing togethe	r, both are equally respo	nsible for supplying correct in	formation.	
You must file th	is form whenever you f	ile hankruntev schedules	or amended schedules. Maki	ng a false statement, concealing pro	nerty or
obtaining mone	y or property by fraud i	n connection with a bank		s up to \$250,000, or imprisonment fo	
years, or both. 1	18 U.S.C. §§ 152, 1341, 1	l519, and 3571.			•
Sim	ın Below				
Sig	n Below				
Did you no	w or agree to new come	one who is NOT on offer	ney to help you fill out bankru	ntov formo?	
Dia you pa	ay or agree to pay some	one who is NOT an attor	ney to neip you iiii out bankiu	ptcy forms?	
■ No					
□ Yes.	Name of person		Attach Ra	ankruptcy Petition Preparer's Notice, D	eclaration
☐ 1C3.				ture (Official Form 119).	colaration,
			-		
Under nene	alty of porium, I dooloro	that I have road the cum	mary and schedules filed with	this declaration and	
	e true and correct.	that I have read the Sum	mary and schedules med with	this declaration and	
•					
	juan D Jackson		XSignature of Debtor	. 2	
	n D Jackson ure of Debtor 1		Signature of Debtor		

Date

Date March 9, 2016

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Fill	in this inforn	nation to identify you	r case:					
Deb	otor 1	Antjuan D Jackso		Lord Nove				
Deb	otor 2	First Name	Middle Name	Last Name				
(Spo	use if, filing)	First Name	Middle Name	Last Name				
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS				
	se number				_	theck if this is an mended filing		
Sta	s complete a	of Financial		are filing together, both are	ankruptcy equally responsible for sup y additional pages, write yo			
num	nber (if knowr	n). Answer every ques		·	y additional pages, inne ye	ar riamo ana caco		
1. 1.	<u> </u>	r current marital statu		Liveu belore				
	■ Married□ Not mar	ried						
2.	During the la	During the last 3 years, have you lived anywhere other than where you live now?						
	NoYes. List all of the places you lived in the last 3 years. Do not include where you live now.							
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there		
3. state					nity property state or territor ico, Texas, Washington and V			
	■ No □ Yes. Ma	ike sure you fill out <i>Scl</i>	hedule H: Your Codebtors (Of	fficial Form 106H).				
Par	t 2 Explai	n the Sources of You	r Income					
4.	 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. 							
	□ No■ Yes. Fill in the details.							
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$6,700.00	☐ Wages, commissions, bonuses, tips			
			Operating a business		☐ Operating a business			

Official Form 107

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Case number (if known) Debtor 1 Antjuan D Jackson

				Debtor 1					Debtor 2		
					of income that apply.	(bef	ss income ore deductions usions)	s and	Sources of inc		Gross income (before deductions and exclusions)
	r last caler inuary 1 to	ndar year: December	31, 2015)	☐ Wage bonuses,	s, commissions, tips		\$12,00	00.00	☐ Wages, combonuses, tips	nmissions,	
				■ Opera	ting a business				☐ Operating a	business	
				☐ Wage bonuses,	s, commissions, tips		\$7,50	00.00	☐ Wages, combonuses, tips	nmissions,	
				■ Opera	ting a business				☐ Operating a	business	
5.	Include in unemploy gambling	come regard ment, and co and lottery v	dless of whet other public b winnings. If y	her that inco enefit paymous ou are filing	ents; pensions; rei a joint case and y	amples ntal inco ou have	of other incorome; interest; e income that	ne are divider you red	alimony; child sup	ed from law t it only onc	suits; royalties; and
	_	Fill in the d	etails.								
				Debtor 1					Debtor 2		
					of income below	(bef	ss income ore deductions usions)	s and	Sources of incomposition Describe below		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	ayments You	ı Made Bef	ore You Filed for	Bankrı	uptcy				
6.	Are eithe ☐ No.	Neither D	ebtor 1 nor	Debtor 2 ha	imarily consume as primarily consi family, or househo	umer d	ebts. Consum	ner deb	ots are defined in 1	1 U.S.C. § 1	101(8) as "incurred by an
			90 days bef	ore you filed	l for bankruptcy, d	id you p	oay any credito	or a tot	al of \$6,225* or mo	ore?	
		□ No.	Go to line								
		☐ Yes * Subject	paid that c not include	reditor. Do repayments	not include paymer to an attorney for t	nts for o	domestic supp kruptcy case.	ort obli	in one or more pa igations, such as c n or after the date	hild suppor	If the total amount you tand alimony. Also, do ent.
	■ Yes.				e primarily consulf for bankruptcy, d			or a tot	al of \$600 or more	?	
		■ No.	Go to line	7.							
		□ Yes	include pay	ments for c							nat creditor. Do not ot include payments to
	Creditor	's Name an	d Address		Dates of payme	ent	Total amo	ount paid	Amount you still owe	Was this	payment for
7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							neral partner; I any managing agent,				
			ments to an i	nsider	D-(-		T		A	D	
	insider's	Name and	Address		Dates of payme	ent	Total amo	ount	Amount you still owe	Reason 1	for this payment

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Debtor 1 Antjuan D Jackson

8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited ar insider? Include payments on debts guaranteed or cosigned by an insider. No						
	☐ Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount Amou	ınt you Reason for	this payment		
			paid st	ill owe Include cred	litor's name		
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures					
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.						
	■ No □ Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency	Status of th	e case		
	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		erty repossessed, foreclose	ed, garnished, attached	d, seized, or levied?		
	■ No□ Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property		Date	Value of the		
	Explain what happened propert						
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.						
	Creditor Name and Address	Describe the action the	creditor took	Date action was	Amount		
				taken			
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or at ■ No ■ Yes		erty in the possession of an	assignee for the bend	efit of creditors, a		
Par	t 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or con		s or contributions with a to	tal value of more than	\$600 to any charity		
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you	contributed	Dates you contributed	Value		
Par	t 6: List Certain Losses						

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other

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Document Page 40 of 61 Debtor 1 Antjuan D Jackson Case number (if known) disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You 2016 Law Office of Jason Blust \$370.00 paid pre-petition toward total \$370.00 211 W. Wacker attorney fee of \$4,000.00, filing fee of Suite 200 \$310.00, and expenses of \$60.00 (\$4,000.00 to be paid in chapter 13 plan) Chicago, IL 60606 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was Address payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details. П **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

Nο

Name of trust

Yes. Fill in the details.

Description and value of the property transferred

Date Transfer was

made

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Debtor 1 Antjuan D Jackson

Part 8: List of Certain Financial Accounts Instruments Safe Denosit Boxes and Storage Units

rai	List of Certain Financia	i Accounts, instit	uments, sale Depos	on boxes, and su	orage offic	5	
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No						
	Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, Stat Code)		ast 4 digits of ccount number	Type of accou instrument	int or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you cash, or other valuables?	have within 1 yea	r before you filed fo	or bankruptcy, an	ny safe dep	oosit box or other deposi	tory for securities,
	No Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State		Who else had ac Address (Number, State and ZIP Code)		Describe t	the contents	Do you still have it?
22.	Have you stored property in a	storage unit or p	place other than you	ur home within 1	year befor	e you filed for bankruptc	у
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, Stat	had access Street, City,			Do you still have it?		
	rt 9: Identify Property You H						
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.						
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State	e and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe t	the property	Value
	rt 10: Give Details About Env						
For	the purpose of Part 10, the fol	lowing definitions	s apply:				
_	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Site means any location, facil to own, operate, or utilize it, i	ncluding disposa	ıl sites.				
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.						
Rep	port all notices, releases, and p	roceedings that y	ou know about, re	gardless of when	they occu	rred.	
24.	Has any governmental unit no	otified you that yo	ou may be liable or	potentially liable	under or i	n violation of an environi	mental law?
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State	e and ZIP Code)	Governmental u Address (Number, ZIP Code)	nit Street, City, State and		nmental law, if you it	Date of notice

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Debtor 1 Antjuan D Jackson

25.	5. Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environme know it	ntal law, if you	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ure of the c	case	Status of the case		
Par	11: Give Details About Your Business or C	Connections to Any Business						
27.	Within 4 years before you filed for bankrupto	cy, did you own a business or have an	y of	the followi	ng connections to a	ny business?		
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	eith	er full-time	or part-time			
	■ A member of a limited liability compa	any (LLC) or limited liability partnersh	ip (L	LP)				
	☐ A partner in a partnership							
	☐ An officer, director, or managing exe	ecutive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	□ No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill in the details below for each business.							
	Business Name Address	Describe the nature of the business Name of accountant or bookkeeper		Employer Identification number Do not include Social Security number or ITIN.				
	(Number, Street, City, State and ZIP Code)			Dates business existed				
	Platinum Enterprise Inc.	Tax Preparation		EIN:	45 4603219			
	861 Campbell Calumet City, IL 60409	Debtor		From-To	2/2012-now			
	Calamet Oily, 12 00-03	2000			_,,			
28.	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	cy, did you give a financial statement t	to an	yone abou	t your business? Inc	lude all financial		
	No							
	Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)							
Par	12: Sign Below							
are t	re read the answers on this <i>Statement of Fine</i> rue and correct. I understand that making a fabankruptcy case can result in fines up to \$.S.C. §§ 152, 1341, 1519, and 3571.	false statement, concealing property,	or ol	btaining mo	oney or property by f			
Ant	Antjuan D Jackson juan D Jackson nature of Debtor 1	Signature of Debtor 2						
Dat	March 9, 2016	Date						
Did	you attach additional pages to Your Statemen	nt of Financial Affairs for Individuals I	Filing	g for Bankr	uptcy (Official Form	107)?		

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☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-08169

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - The Debtor(s) and Attorney have entered into an advance payment retainer for pre-filing and pre-confirmation work including, but not limited to, pre-filing bankruptcy advice, preparation of the petition and Chapter 13 plan, pre-filing bankruptcy planning, filing of the case, and any amendments necessary for confirmation. Pre-filing work is performed periodically as payments are received.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$370.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: March 9, 2016				
Signed:				
/s/ Antjuan D Jackson	/s/ Jason Blust, Law Office of Jason Blust			
Antjuan D Jackson	Jason Blust, Law Office of Jason Blust #6276382			
	Attorney for the Debtor(s)			
Debtor(s)				
Do not sign this agreement if the amounts are b	olank. Local Bankruptcy Form 23c			

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e Antjuan D Jackson		Case No.			
	•	Debtor(s)	Chapter	13		
	DISCLOSURE OF COME	PENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)		
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have receive	ved	\$	0.00		
				4,000.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person u	unless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compopy of the agreement, together with a list of the					
5.	In return for the above-disclosed fee, I have agreed t	o render legal service for all aspects	s of the bankruptcy of	ase, including:		
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] In Chapter 13 cases, the Court-Approved Retention Agreement is hereby incorporated by reference. 					
6.	By agreement with the debtor(s), the above-disclosed	d fee does not include the following	service:			
		CERTIFICATION				
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	f any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in		
N	March 9, 2016	/s/ Jason Blust, Lav				
L	Date	Jason Blust, Law C		st #6276382		
		Signature of Attorney Law Office of Jason	,			
		211 W Wacker Dri	,			
		STE 200 Chicago II 60606				
		Chicago, IL 60606				

(312) 273-5001 Fax: (312) 273-5022

Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 The Debtor(s) and Attorney have entered into an advance payment retainer for pre-filing and
 - pre-confirmation work including, but not limited to, pre-filing bankruptcy advice, preparation of the petition and Chapter 13 plan, pre-filing bankruptcy planning, filing of the case, and any amendments necessary for confirmation. Pre-filing work is performed periodically as payments are received.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$370.00 for expenses, leaving a balance due for the filing fee of \$0.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>March 7, 2016</u>	3
Signed: Antjuan D Jackson	a Z
	Jason Blust, Law Office of Jason Blust #6276382 Attorney for the Debtor(s)
Debtor(s)	

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

United States Bankruptcy Court Northern District of Illinois

In re	Antjuan D Jackson	Debtor(s)	Case No. Chapter 13			
	VER	RIFICATION OF CREDITOR M.	ATRIX			
		Number of 0	Creditors:	17		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	March 9, 2016	/s/ Antjuan D Jackson Antjuan D Jackson Signature of Debtor				

Barbara McDaniel address unknown

Celtic Bank/contfinco

Credit Management, LP Attn: Bankruptcy Po Box 118288 Carrolton, TX 75011

Dept Of Ed/Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054

Edmanage Po Box 91388 Raleigh, NC 27675

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

Il Dept Of Healthcare 509 South 6th Street Springfield, IL 62701

Ildhfs 509 South 6th Street Springfield, IL 62701

IRS
Special Procedures - Insolvency
PO Box 7346
Philadelphia, PA 19101

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201 Lisa Sanders 3544 W. 198th St Homewood, IL 60430

Mohela/Dept of Ed 633 Spirit Dr Chesterfield, MO 63005

Nicor PO Box 2020 Aurora, IL 60507

Stellar Recovery Inc 1327 Hwy 2 W Suite 100 Kalispell, MT 59901

Synchrony Bank/Care Credit Attn: bankruptcy Po Box 103104 Roswell, GA 30076

Tonya Mosley 1305 Forest Way Wentzville, MO 63385